

IN RE:

CASE NO. 08 B 10256

CARL G. KOWAL
MICHELLE M KOWAL

CHAPTER 13

JUDGE: BRUCE W BLACK

Debtor

SSN XXX-XX-7709

SSN XXX-XX-2997

TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 USC 1302(b)(1).

1. The case was filed on 04/24/08 .
2. The case was dismissed without confirmation, 09/26/2008 .
3. The Debtor paid a total of \$ 3740.00 .
4. The Trustee made disbursements to creditors as follows:

| CREDITOR NAME | CLASS | CLAIM AMOUNT | INTEREST PAID | PRINCIPAL PAID |
|---------------|-------|--------------|---------------|----------------|
|---------------|-------|--------------|---------------|----------------|

| | | | | |
|--------------------------|-------------------------|-----------|-----|-----|
| MARKET STREET MORTGAGE | CURRENT MORTG | .00 | .00 | .00 |
| MARKET STREET MORTGAGE | MORTGAGE ARRE NOT FILED | | .00 | .00 |
| GREYSTONE SOLUTIONS INC | SECURED | .00 | .00 | .00 |
| GREYSTONE SOLUTIONS INC | MORTGAGE ARRE NOT FILED | | .00 | .00 |
| CAPITAL ONE AUTO FINANCE | SECURED VEHIC | .00 | .00 | .00 |
| FORD MOTOR CREDIT CO | UNSECURED | NOT FILED | .00 | .00 |
| NEUFAIRFIELD HOMEOWNERS | SECURED | .00 | .00 | .00 |
| WILL COUNTY TREASURER | SECURED | NOT FILED | .00 | .00 |
| ILLINOIS DEPT REVENUE | PRIORITY | NOT FILED | .00 | .00 |
| INDIANA DEPT OF REVENUE | PRIORITY | .00 | .00 | .00 |
| INTERNAL REVENUE SERVICE | PRIORITY | NOT FILED | .00 | .00 |
| INTERNAL REVENUE SERVICE | UNSECURED | NOT FILED | .00 | .00 |
| ADVENTIST HINSDALE HOSPI | UNSECURED | NOT FILED | .00 | .00 |
| CHASE BANK USA | UNSECURED | NOT FILED | .00 | .00 |
| COMED | UNSECURED | NOT FILED | .00 | .00 |
| DISCOVER BANK | UNSECURED | NOT FILED | .00 | .00 |
| DUPAGE PATHOLOGY ASSOC | UNSECURED | NOT FILED | .00 | .00 |
| EMERGENCY HEALTHCARE PHY | UNSECURED | NOT FILED | .00 | .00 |
| GEMB | UNSECURED | NOT FILED | .00 | .00 |
| COOD SAMARITAN HOSPITAL | UNSECURED | NOT FILED | .00 | .00 |

| CREDITOR NAME | CLASS | CLAIM AMOUNT | INTEREST PAID | PRINCIPAL PAID |
|---------------|-------|--------------|---------------|----------------|
|---------------|-------|--------------|---------------|----------------|

| | | | | |
|--------------------------|-----------|-----------|-----|-----|
| GREENPOINT MORTGAGE | UNSECURED | NOT FILED | .00 | .00 |
| WFNNB/HARLEM FURNITURE | UNSECURED | NOT FILED | .00 | .00 |
| HOME DEPOT CREDIT SERVIC | UNSECURED | NOT FILED | .00 | .00 |
| CARDIOVASCULAR ASSOCIATE | UNSECURED | NOT FILED | .00 | .00 |
| KOHLS | UNSECURED | NOT FILED | .00 | .00 |
| LAGRANGE WOMENS CLINIC | UNSECURED | NOT FILED | .00 | .00 |
| MATERNAL FETAL MEDICINE | UNSECURED | NOT FILED | .00 | .00 |

| | | | | |
|--------------------------|-----------|-----------|-----|-----|
| MONITRONICS | UNSECURED | NOT FILED | .00 | .00 |
| PALOS BANK & TRUST CO | UNSECURED | NOT FILED | .00 | .00 |
| PALOS COMMUNITY HOSPITAL | UNSECURED | NOT FILED | .00 | .00 |
| PALOS EMERGENCY MEDICAL | UNSECURED | NOT FILED | .00 | .00 |
| QUEST DIAGNOSTICS | UNSECURED | NOT FILED | .00 | .00 |
| PROPERTY SPECIALISTS | UNSECURED | NOT FILED | .00 | .00 |
| ST MARGARETS HOSPITAL | UNSECURED | NOT FILED | .00 | .00 |
| STUDENT LOAN CORP | UNSECURED | .00 | .00 | .00 |
| TRAVELERS INSURANCE | UNSECURED | NOT FILED | .00 | .00 |
| VILLAGE OF ORLAND PARK | UNSECURED | NOT FILED | .00 | .00 |
| WFNNB/HARLEM FURNITURE | UNSECURED | NOT FILED | .00 | .00 |

Summary of disbursements:

| | SECURED | PRIORITY | UNSECURED | OTHER | TOTAL |
|--------------------|---------|----------|-----------|-------|-------|
| TOTAL CLMS ALLOWED | .00 | .00 | .00 | .00 | .00 |
| PRINCIPAL PAID | .00 | .00 | .00 | .00 | .00 |
| INTEREST PAID | .00 | .00 | .00 | .00 | .00 |
| TOTAL PAID | .00 | .00 | .00 | .00 | .00 |

The Debtor's attorney, PATRICK A MESZAROS, was allowed \$ 3500.00 and was paid \$ 726.00 direct and \$ 2774.00 through the plan.

The Trustee received \$ 155.25 .

Refunds to the Debtor totaled \$ 810.75 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 01/14/09

/S/
GLENN STEARNS
CHAPTER 13 TRUSTEE

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